UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

In re New World Events Group, Inc.	Case No. 17-11799-jlg	
Debtor	Reporting Period: August 1 - 31, 2018	
	Federal Tax I.D. # 47-4378838	

CORPORATE MONTHLY OPERATING REPORT

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case. (Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of

the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1	Х	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CON'T)	х	
Copies of bank statements		х	
Cash disbursements journals		n/a	
Statement of Operations	MOR-2	х	
Balance Sheet	MOR-3	х	
Status of Post-petition Taxes	MOR-4	Х	
Copies of IRS Form 6123 or payment receipt		n/a	
Copies of tax returns filed during reporting period		n/a	
Summary of Unpaid Post-petition Debts	MOR-4	х	
Listing of Aged Accounts Payable		х	
Accounts Receivable Reconciliation and Aging	MOR-5	х	
Taxes Reconciliation and Aging	MOR-5	х	
Payments to Insiders and Professional	MOR-6	х	
Post Petition Status of Secured Notes, Leases Payable	MOR-6	х	
Debtor Questionnaire	MOR-7	Х	

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Signature of Debtor		Date	
Signature of Authorized Individual*	- Esthe Filming	Date	12/7/18
Printed Name of Authorized Individual Edward J	Lossello	Date	
*Authorized individual must be an officer, director or share partnership; a manager or member if debtor is a limited liab	cholder if debtor is a corporation; a polity company.	partner i	f debtor is a

17-11798-jlg Doc 248 Filed 12/07/18 Entered 12/07/18 12:41:02 Main Document Pg 2 of 13

In re New World Events Group, Inc.	Case No. 17-11799-ilg
Debtor	Reporting Period: August 1 - 31, 2018

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be from the debtor's books and not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconcilitation must be attached for each account. [See MOR-1 (CON'T)]

	***		BANK ACCOUNTS	3	
ACCOUNT NUMBER (LAST 4)	OPER	PAYROLL	TAX	OTHER	CURRENT MONTE ACTUAL (TOTAL O ALL ACCOUNTS)
CASH BEGINNING OF MONTH	8,639.25	n/a	n/a	n/a	8,639,2
RECEIPTS					0,005.
CASH SALES					
ACCOUNTS RECEIVABLE -					
PREPETITION			ł		
ACCOUNTS RECEIVABLE -					<u> </u>
POSTPETITION	ľ				
LOANS - DIP		***************************************			
SALE OF ASSETS					
TRANSFERS - Other					-
TRANSFERS (FROM DIP ACCTS)					
TOTAL RECEIPTS		<u> </u>		•••	
DISBURSEMENTS		400			
NET PAYROLL					
PAYROLL TAXES		······································			
SALES, USE, & OTHER TAXES					-
NVENTORY PURCHASES			<u> </u>		
SECURED/ RENTAL/ LEASES					<u> </u>
NSURANCE					
ADMINISTRATIVE					
ADVERTISING					
CHBCK SUPPLY					
OWNER DRAW *					<u> </u>
RANSFERS (TO DIP ACCTS)					
ROFESSIONAL FEES - Examiner				=	-
J.S. TRUSTEE QUARTERLY FEES					
COURT COSTS					<u>-</u>
COTAL DISBURSEMENTS	-				
PET CASH FLOW					
RECEIPTS LESS DISBURSEMENTS)					
ASH END OF MONTH	8,639,25 n	/a	n/a	n/a	8,639,2

^{*} COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTIL ACTUAL COLUMN)

TOTAL DISBURSEMENTS	
LESS: TRANSFERS TO OTHER DEBTOR IN	
POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY	
OUTSIDE SOURCES (i.e. from escrow accounts)	
TOTAL DISBURSEMENTS FOR CALCULATING U.S.	-
TRUSTEE QUARTERLY FEES	

Debtor	R	eporting Period:	17-11799-jlg August 1 - 31, 2018	3
Continuation Sheet for M A bank reconciliation must be inc (Bank account numbers may be re	IOR-1 cluded for each bank account. The	CONCILIATIO		or this page.
	Operating #	Payroll	Tax	Other
BALANCE PER BOOKS	8,639.25	n/a	n/a	* 8 ,63 9,
BANK BALANCE (+) DEPOSITS IN TRANSIT (ATTACH LIST)	8,639.25	n/a ·	n/a	8,639
(-) OUTSTANDING CHECKS (ATTACH LIST): OTHER (ATTACH				
EXPLANATION) ADJUSTED BANK BALANCE * "Adjusted Bank Balance" must co	8,639.25	n/a	n/a	8,639.
DEPOSITS IN TRANSIT	Date	Amount	Date	Amount
CHECKS OUTSTANDING	Ck.#	Amount	Ck. #	Amount

In re New World Events Group, Inc.	 Case No.	17-11799-jlg
Debtor	Reporting Period:	August 1 - 31, 2018

STATEMENT OF OPERATIONS (Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

. REVENUES	MONTH	CUMULATIVE -FILING TO
Gross Revenues		- DATE
Less: Returns and Allowances		
Net Revenue		
COST OF GOODS SOLD		
Beginning Inventory		
Add: Purchases		
Add: Cost of Labor		
Add: Other Costs (attach schedule)		
Less: Ending Inventory		
Cost of Goods Sold		
Gross Profit	· · · · · · · · · · · · · · · · · · ·	*
OPERATING EXPENSES		
Advertising		1,974
Auto and Truck Expense		
Bad Debts		
Contributions		
Employee Benefits Programs		
Officer/Insider Compensation*	<u> </u>	
Insurance		
Management Fees/Bonuses		
Court costs - Subpoenas		- 674
Pension & Profit-Sharing Plans		
Repairs and Maintenance		
Rent and Lease Expense		
Salaries/Commissions/Fees		
Salaries/Commissions/Fees Supplies - Checks		43
Taxes - Payroll		-
Taxes - Real Estate		-
Taxes - Other		25
Travel and Entertainment		-
Utilities		-
Other (attach schedule)		-
Total Operating Expenses Before Depreciation		- 2,716
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses		- (2,716)
OTHER INCOME AND EXPENSES		
Other Income (attach schedule)		
interest Expense		
Other Expense (attach schedule)		
Net Profit (Loss) Before Reorganization Items		- (2,716)

New World Events Group, Inc.	Case No.	17-11799 -j lg
Debtor	Reporting Period:	August 1 - 31, 2018
REORGANIZATION ITEMS	I.	
Professional Fees (see note below)	·	22
U. S. Trustee Quarterly Fees		2
Interest Earned on Accumulated Cash from Chapter 11 (see continuation		
sheet)		
Gain (Loss) from Sale of Equipment		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Expenses		25
Income Taxes		
Net Profit (Loss)		(28
*"Insider" is defined in 11 U.S.C. Section 101(31).		
BREAKDOWN OF "OTHER" CATEGORY		
OTHER COSTS		
OTHER OPERATIONAL EXPENSES	<u> </u>	
	·	
	<u> </u>	
OTHER INCOME	<u>'</u>	
OTHER INCOME		
		<u> </u>
		<u> </u>
		<u> </u>
OTHER EXPENSES		
OTHER REORGANIZATION EXPENSES		
		1
		4

Note - Professional fees are recorded at the National Events of America, Inc. level.

That is not an acknowledgement that all such fees are related exclusively to that entity.

Reorganization Items - Interest Earned on Accumulated Cash from Chapter 11:

Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

New World Events Group, Inc.	_ Case No.	. 17-11799-jig	
Debtor		August 1 - 31, 2018	
	BALANCE SHEET		
The Balance Sheet is to be completed on an accrual basis only. Pre-peti		senarately from nost-netition of	aligations.
		opported work post petition of	ongmeona)
ASSETS	BOOK VALUE AT END OF	BOOK VALUE AT END OF	BOOK VALUE ON PETITION
	CURRENT REPORTING	PRIOR REPORTING	DATE OR SCHEDULED
	MONTH	MONTH	
CURRENT ASSETS			
Unrestricted Cash and Equivalents	8,639	8,639	
Restricted Cash and Cash Equivalents (see continuation			
sheet)			
Accounts Receivable (Net)	<u> </u>		
Notes Receivable		 	
Inventories : new and used cars		 	
Prepaid Expenses			
Professional Retainers			
Other Current Assets (attach schedule)			
TOTAL CURRENT ASSETS ***	Undetermined	Undetermined	Undetermined
PROPERTY & EQUIPMENT			
Real Property and Improvements	1	1	
Machinery and Equipment	-		
Furniture, Fixtures and Office Equipment			
Leasehold Improvements			
Vehicles			
Less: Accumulated Depreciation			
TOTAL PROPERTY & EQUIPMENT ***	Undetermined	Undetermined	Undetermined
OTHER ASSETS			, 011001011111100
Amounts due from Insiders		<u> </u>	
Other Assets (attach schedule) Goodwill	ļ	<u> </u>	
TOTAL OTHER ASSETS ***	Undetermined	Undetermined	Undetermined
TOTAL ASSETS ***	Undetermined	Undetermined	Undetermined
LIABILITIES AND OWNER BQUITY	BOOK VALUE AT END OF CURRENT REPORTING MON'I H	BOOK VALUE AT END OF PRIOR REPORTING MONTH	BOOK VALUE ON PETITION DATE
LIABILITIES NOT SUBJECT TO COMPROMISE (Postpolition)	· · · · · · · · · · · · · · · · · · ·		
Accounts Payable	T	T	T
Taxes Payable (refer to FORM MOR-4)		 	
Wages Payable	<u> </u>		
	<u> </u>		
Notes Payable			
Rent / Lenses - Building/Equipment			
Loans - DIP	125,000	125,000	
Professional Fees (1)			
Amounts Due to Insiders			
Other Post-petition Liabilities UST Fees		<u> </u>	<u> </u>
TOTAL POST-PETITION LIABILITIES	125,000	125,000	
LIABILITIES SUBJECT TO COMPROMISE (Pre-Pellion)	123,000	123,000	
	, 		·
Secured Debt:			
Unsecured Debt			
TOTAL PRE-PETITION LIABILITIES ***	Undetermined	Undetermined	Undetermined
TOTAL LIABILITIES ***	Undetermined	Undetermined	Undetermined
OWNERS' EQUITY		,	· · · · · · · · · · · · · · · · · · ·
Capital Stock	1	T	· · · · · · · · · · · · · · · · · · ·
Additional Paid-In Capital			
Partners' Capital Account			
Owner's Equity Account	 	Į <u></u>	
Retained Barnings - Pre-Petition	<u> </u>		<u> </u>
Retained Earnings - Post-petition			
Adjustments to Owner Equity (attach schedule)			
Post-petition Contributions (attach schedule)			
NET OWNERS' EQUITY ***	Undetermined	Undetermined	Undetermined
TOTAL LIABILITIES AND OWNERS' EQUITY ***		Undetermined	Undetermined

⁽¹⁾ Professional fees and expenses are reflected in the monthly operating report for National Events of America, Inc. without acknowledgement that all such fees and expenses are related to that entity.

17-11798-jlg Doc 248 Filed 12/07/18 Entered 12/07/18 12:41:02 Main Document Pg 7 of 13

New World Events Group, Inc. Debter	Case No. 17-11799-jlg Reporting Period: August 1 - 31, 2018		
BALANCE SHEET - continuation section ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE AT END OF PRIOR REPORTING MONTH	BOOK VALUE ON PETITION DATE
Other Current Assets			
American de de la constitución d		,	
Other Assets			
LIABILITIES AND OWNER EQUITY	BOOK VALUE AT END OF CURRENT REPORTING MONTH	· · · · · · · · · · · · · · · · · · ·	BOOK VALUE ON PETITION DATE
Other Post-petition Liabilities	Zie Vistalia III Villani		
M		0	
W. C.			
Adjustments to Owner's Equity			

Post-Petition Contributions	!		

Restricted Cash: Cash that is restricted for a specific use and not available to fund operations. Typically, restricted cash is segregated into a separate account, such as an escrow account.

^{***} Amounts undetermined at this time, Estate Fiduciary investigation is pending. Subject to review and amendment, as necessary,

In re New World Events Group, Inc.	Case No. <u>17-11799-jlg</u>
Debtor	Reporting Period: August 1 - 31, 2018
CTATIC (DE PACT DETITION TAYES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.

Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

Federal	Beginning Tax	Amount Withheld and/or Accrued	Amount Paid	Date Paid	Check#or EFT	Ending Tax
Withholding			* ***	Daverand		Ditting 1 ax
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes		· · · · · · · · · · · · · · · · · · ·				
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property	•					
Personal Property						
Other:						
Total State and Local						
Total Taxes	n/a	n/a	n/a	n/a	n/a	n/a

SUMMARY OF UNPAID POST-PETITION DEBTS

Attach aged listing of accounts payable.

Number of Days Past Due

,	Current	0-30	31-60	61-90	Oyer 91	Total
Accounts Payable		•	,			•
Wages Payable						4
Taxes Payable						-
Rent/Leases-Building						. •
Rent/Leases-Equipment						-
Loans - DIP				22,500	102,500	125,000
Professional Fees (see note)	-					44
Amounts Due to Insiders						-
Other:						
Other: US Trustee		A				-
fees						
Total Post-petition Debts	-	-		22,500	102,500	125,000

Explain how and when the Debtor intends to pay any past due post-petition debts.

Note - Professional fees are recorded at the National Events of America, Inc. level.

That is not an acknowledgement that all such fees are related exclusively to that entity.

17-11798-jlg Doc 248 Filed 12/07/18 Entered 12/07/18 12:41:02 Main Document Pg 9 of 13

In re New World Events Group, Inc.	Case No. 17-11799-jlg
Debtor	Reporting Period: August 1 - 31, 2018

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	undetermined ***
Plus: Amounts billed during the period	
Less: Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	undetermined ***

Accounts Receivable Aging	0-30 Days	31-60 Days	61-90 Days	91+ Days	Total
0 - 30 days old					
31 - 60 days old					
61 - 90 days old					
91+ days old					
Total Accounts Receivable					
Less: Bad Debts (Amount considered uncollectible)					
Net Accounts Receivable					

TAXES RECONCILIATION AND AGING

Taxes Payable	0-30 Days	31-60 Days	61-90 Days	91+ Days	Total
0 - 30 days old					
31 - 60 days old					
61 - 90 days old					
91+ days old					
Total Taxes Payable					
Total Accounts Payable					

^{***} Amounts undetermined at this time. Estate Fiduciary investigation is pending. Subject to review and amendment, as necessary.

In re	New World	Events	Group,	Inc.
	Debtor			

Case No.	. <u>17-11799-j</u> lg
Reporting Period:	August 1 - 31, 2018

PAYMENTS TO INSIDERS AND PROFESSIONALS

Of the total disbursements shown on the Cash Receipts and Disbursoments Report (MOR-1) list the amount paid to insiders (as defined in Section 101(31) (A)-(F) of the U.S. Bankruptcy Code) and to professionals. For payments to insiders, identify the type of componention paid (e.g. Safery, Bonus, Commissions, Insurance, Housing Allowance, Travel, Car Allowance, Etc.). Attach additional sheets if necessary.

INSIDERS								
NAME	TYPE OF PAYMENT	AMOUNT PAID	TOTAL PAID TO DATE					
NONE								
			-					
· ·	OTAL PAYMENTS TO INSIDERS	MONE						

PROFESSIONALS							
NAME	DATE OF COURT ORDER AUTHORIZING PAYMENT	AMOUNT APPROVED	AMOUNT PAID	TOTAL PAID TO DATE	TOTAL INCURRED & UNPAID*		
Edward J. LoBello, Esq	***		38,204	38,204			
Westerman Ball Ederer			7, 7,				
ElsnerAmper LLP							
Halperin Battaglia			22,841	22,841			
See note below							
TOTAL PAYME	I NTS TO PROFESSIONALS		61.045	61,045			

^{*} INCLUDE ALL PEES INCURRED, BOTH APPROVED AND UNAPPROVED

Note - Professional fees are recorded at the National Events of America, inc. level.

That is not an acknowledgement that all such fees are related exclusively to that entity.

POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE AND ADEQUATE PROTECTION PAYMENTS

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST- PETITION
Hutton Ventures			10,000
Hutton Ventures**			25,000
Taly USA Holding**			25,000
Taly USA Holding			17,500
Taly USA Holding			25,000
Taly USA Holding			22,500
			<u> </u>
•	TOTAL PAYMENTS	none	125,000

^{**}DIP loan funded from escrow account of Meyer Suozzi English & Klein P.C., the law firm of Prepetition Receiver, with monies provided by DIP Lenders.

^{** -} Pursuant to order (docket No. 54)

In re New World Events Group, Inc.	Case No. 17-11799-jlg
Debtor	Reporting Period: August 1 - 31, 2018

DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the	Yes	No
questions is "Yes", provide a detailed explanation of each item.	i	
Attach additional sheets if necessary.		
Have any assets been sold or transferred outside the normal course of		х
business this reporting period?		•
Have any funds been disbursed from any account other than a debtor in		X
possession account this reporting period?		•
Is the Debtor delinquent in the timely filing of any post-petition tax		Х
returns?		•-
Are workers compensation, general liability or other necessary		Х
insurance coverages expired or cancelled, or has the debtor received	1	••
notice of expiration or cancellation of such policies?		
		Х
s the Debtor delinquent in paying any insurance premium payment?		
Have any payments been made on pre-petition liabilities this reporting		X
period?		
Are any post petition receivables (accounts, notes or loans) due from		х
related parties?		
Are any post petition payroll taxes past due?		Х
Are any post petition State or Federal income taxes past due?		Х
Are any post petition real estate taxes past due?		Х
Are any other post petition taxes past due?		х
		X
Have any pre-petition taxes been paid during this reporting period?		
Are any amounts owed to post petition creditors delinquent?		X
Are any wage payments past due?		х
lave any post petition loans been been received by the Debtor from		х
ny party?		
s the Debtor delinquent in paying any U.S. Trustee fees?		x
s the Debtor delinquent with any court ordered payments to attorneys		х
or other professionals?		
lave the owners or shareholders received any compensation outside of		х
he normal course of business?		



KeyBank P.O. Box 93885 Cleveland, OH 44101-5885

Business Banking Statement August 31, 2018 page 1 of 2



3388

11969 1 MB 0.424 T44 P2 AUTO X 466 00000 R EM T1 66444322
NEW WORLD EVENTS GROUP INC
EDWARD J LOBELLO, ESTATE FIDUCIARY
C/O MEYER SUOZZI ENGLISH KLEIN
990 STEWART AVE STE 300
GARDEN CITY NY 11530-9882

Questions or comments?
Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

Enroll in Online Banking today at Key.com. Access your available accounts, transfer funds and view your transactions right from your PC.

33**8**8

Key Business Reward Checking
NEW WORLD EVENTS GROUP INC
EDWARD J LOBELLO, ESTATE FIDUCIARY

Beginning balance 7-31-18
Ending balance 8-31-18

\$8,639.25 \$8,639,25

CUSTOMER ACCOUNT DISCLOSURES

The following disciosures apply only to accounts covered by the Federal Truth-in-Landing Act or the Federal Electronic Funds Transfer Act, as amended, or similar state jaws.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number inclosated on the first page of this statement, OR write us at the address listed below*, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

* KeyBank Customer Disputes NY-31-17-0128 17 Corporate Woods Bivd Albany, NY 12211

- Tell us your name and Account number; Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more
- Tell us the dollar amount of the suspected error.

if you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ton (10) business days to do this, we will reoradil your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

XFER TO SAV
XFER FROM SAV
XFER FROM SAV
XFER FROM OKG
XFER FROM OKG
ADV OR CARD

Transfer to Savings Account
Transfer to Checking Account
Transfer from Checking Account
Transfer from Checking Account
Transfer from Checking Account
Transfer from Credit Card
Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person of company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made,

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH

in your letter, give us the following information:

Account Information: Your name and account number,

Dollar Amount: The dollar amount of the suspected error. Description of the Problem : If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 80 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in

- While we investigate whether or not there has been an error, the following are true;

 We cannot try to collect the amount in question, or report you as defined and that amount.

 - The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

 While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

We can apply any unpaid amount against your credit limit.

Explanation of Finance Charge; Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Dally Balance method.

Average Daily Balance method (Balance Subject to Interest Rato): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of oredit (including ourrent transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance. Dally Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department P.O. Box 94518 Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate Information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate, page 2 of 2

BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

INSTRUCTIONS

- Verify and check off in your check register each deposit, check or other transaction shown on this statement.
- Enter into your check register and SUBTRACT:
 - · Checks or other deductions shown on our statement that you have notalready entered.
 - The "Service charges", if any, shown on your statement.
- Enter Into your check register and ADD:
 - · Deposits or other credits shown on your statement that you have not already entered.
 - · The "Interest earned" shown on your statement, if any.

0	List from your check register any checks or other deductions that are not shown on your statement.				List any deposits from your check register that are <i>not</i> shown on your statement.			
Check # Amount or Date				Date Amount		unt		
	-principal designation of the second		T		************		*****	
	** ** ********************************				*			
	h tallian a col			то	TAL ->	\$		
	** And the second of the secon			0		ending bala on your ent.	nce	
				\$		******************************		
	THE EAST IN MEAN WHITE A NAME ANNUAL PARTY WAS			Ø	Add 5 and 6 and enter total here.			
				\$	****			
			**********	0	Enter	total from	1.	
				\$				
	ر من دو در مودار من او او در مین اس ماه در مین اس مودار در است. در مین در مودار من او از این مین اس مودار در است.			0	Subtract 8 from 7 and enter difference here.			
				\$				
то	TAL 🤧	\$		This amount should agree with your check register balance.				